

Substitute for form 1449A&B/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets as necessary)				Application Number	10/046,654
				Filing Date	October 26, 2001
				First Named Inventor	Neofytides, Cheryl L.
				Art Unit	3691
				Examiner Name	Akintola, Olabode
Sheet	1	of	3	Attorney Docket Number	020375-000220US

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number Kind Code ² (if known)			
	AA	US-2001-0032183	10-18-2001	Landry et al.	
	AB	US-2002-0082987	Jun-2002	Wilson	
	AC	US-2003-0074311	Apr-2003	Saylor et al.	
	AD	US-2005-0027650	Feb-2005	Walker et al.	
	AE	US-4,633,397	Dec-1986	Macco	
	AF	US-5,326,959	07-01-1994	Perazza	
	AG	US-5,664,110	09-02-1997	Green et al.	
	AH	US-5,825,003	10-20-1998	Jennings et al.	
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	AJ	US-5,897,622	04-27-1999	Blinn et al.	
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	AL	US-5,946,669	Aug-1999	Polk	
	AM	US-5,966,698	10-12-1999	Pollin	
	AN	US-6,173,272	01-09-2001	Thomas et al.	
	AO	US-6,295,522	Sep-2001	Boesch	
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	AS	US-6,356,878	03-12-2002	Walker et al.	
	AT	US-6,405,181	06-11-2002	Lent et al.	
	AU	US-6,575,362	06-01-2003	Bator et al.	
	AV	US-6,615,189	Sep-2003	Phillips et al.	
	AW	US-6,761,309	7/13/2004	Stoutenburg et al.	
	AX	US-6,761,311	7/13/2004	Algiene et al.	
	AY	US-6,996,542	Feb-2006	Landry	
	AZ	US-7,010,512	Mar-2006	Gillin et al.	
	BA	US-7,249,098	07-24-2007	Milberger et al.	
	BB	US-RE-36,365	11-02-1999	Levine et al.	

FOREIGN PATENT DOCUMENTS			
Examiner Signature	/Olabode Akintola/ (07/29/2008)	Date Considered	

* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

¹ Applicant's unique citation designation number (optional). ² Applicant is to place a check mark here if English language Translation is attached.

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Examiner Initials*	Cite No. ¹	Foreign Patent Document			Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ²
		Country Code ³	Number ⁴	Kind Code ⁵ (if known)				
BC	GB	2338814	A		Dec-1999	Phillips et al.		<input type="checkbox"/>
BD	JP	411025171	A		Mar-2006	Sasaki		<input type="checkbox"/>

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials *	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	BE	"American Express Unit Introduces State-Of-The-Art Automated Money Order Dispenser"; 1990, Tri-State Food News, 1 page.	<input type="checkbox"/>
	BF	Arthas Corp., dotBANK: "The way to send and receive money on the Internet", retrieved on 2/7/2000 from http://www.dotbank.com , 7 pages	<input type="checkbox"/>
	BG	AUTHOR UNKNOWN "Online Payment Services" www.auctionbytes.com/cab/pages/payment , compiled Nov. 2002, 3 pages.	<input type="checkbox"/>
	BH	AUTHOR UNKNOWN "PayPal.com Case Study" http://fox.rollins.edu/~slackman/paypal.htm , 2001, 7 pages.	<input type="checkbox"/>
	BI	AUTHOR UNKNOWN, "About Western Union", www.westernunion.com , 6-10-2003, 9 pages, found on www.westernunion.com/info/aboutUsIndex.asp?country=global internet website and printed on June 10, 2003	<input type="checkbox"/>
	BJ	BOWEN, CATHY, "Behind the Spree in Payments for C2C", Credit Card Management, New York: April 2000, Vol. 13, Issue 1, Page 28, 8 pages	<input type="checkbox"/>
	BK	Card News; "Now E-Mail Payments from Your Palm Pilot", December 1, 1999; v14, n23, pg. 1	<input type="checkbox"/>
	BL	Confinity, Inc. "PayPal.com, How PayPal.com Works" downloaded from http://www.paypal.com on 02/07/2000.	<input type="checkbox"/>

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NON PATENT LITERATURE DOCUMENTS			
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	BM	GARDYNE, ALLAN, "Introducing Paypal: Paypal - the electronic money transfer system"; 9 December 1999; http://www.associateprograms.com/articles/385/1/Introducing-PayPal ; pp. 1-3	<input type="checkbox"/>
	BN	LARGE, JACK, "Connect Now With Electronic Commerce," Corporate Finance, London, July 1998, Issue 164.	<input type="checkbox"/>
	BO	Money Orders by Phone; 1935, Fortune Magazine, 3 pages.	<input type="checkbox"/>
	BP	Press Release: "Western Union Announces ATM Card Payout for Money Transfer Transactions"; 2001, URL: http://news.firstdata.com/media/ReleaseDetail.cfm?ReleaseID=849995	<input type="checkbox"/>
	BQ	RADECKI, LAWRENCE et al., "Paying Electronic Bills Electronically," Current Issues in Economics and Finance. Volume 5, Number 1, January 1999	<input type="checkbox"/>
	BR	WEITZMAN, JENNIFER, "Star Trek Promise Fulfilled: Wireless Cash Transfer. (Confinity, Inc.'s PayPal.com service)", December 9, 1999, American Banker, V164, n235, pp. 1-2	<input type="checkbox"/>

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